

TOWN OF HAMBURG **DEPARTMENT OF COMMUNITY DEVELOPMENT**

The Town of Hamburg Department of Community Development has many housing programs to offer income qualified town residents. All programs are bound by confidentiality! Funding for the town's programs is provided by the U. S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program (CDBG), the Home Investment Partnership Program (HOME) and the American Dream Downpayment Initiative (ADDI).

- Housing Rehabilitation Loan Program
- Mobile Home Rehabilitation Program
- First Time Homeowner "Existing Homes"
- First Time Homeowner "New Build Homes"
- "Safe in Hamburg" Security Program
- Project availability includes the Villages of Hamburg and Blasdell and Lakeview!
- Housing Counseling Services: Housing, budget & credit counseling @ Town Hall; Call for times! Appointments available!
- Fair Housing Counseling: @ Town Hall; Call for times! Appointments available!

Department of Community Development
6100 South Park Avenue
Hamburg, New York 14075
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<http://hometown.aol.com/hamburgcd/index.html>

HAMBURG TOWN BOARD **"HAMBURG; THE TOWN THAT FRIENDSHIP BUILT"**

SUPERVISOR
Steven J. Walters

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D. Mark Cavalcoti
Kathy Courtney Hochul
Joan A. Kesner
Thomas J. Quatroche Jr

Director of Community Development
Christopher Hull

ALL INQUIRES ARE CONFIDENTIAL!

2006 PROGRAM: INCOME/LOAN LIMITS

# of Persons in Household	0% Loan Limit <u>30% ECMI</u>	2% Loan Limit <u>50% ECMI</u>	4% Loan Limit <u>65% ECMI</u>	6% Loan Limit <u>80% ECMI</u>
1	\$12,250	\$20,400	\$26,520	\$32,650
2	\$14,000	\$23,300	\$30,290	\$37,300
3	\$15,750	\$26,250	\$34,125	\$42,000
4	\$17,500	\$29,150	\$37,895	\$46,650
5	\$18,900	\$31,500	\$40,950	\$50,400
6	\$20,300	\$33,800	\$43,940	\$54,100
7	\$21,700	\$36,150	\$46,995	\$57,850
8 or more	\$23,100	\$38,500	\$50,050	\$61,600

Data: Buffalo HUD Office 3/8/06 & CD Office

The Town of Hamburg is an Equal Housing Opportunity Provider following all Federal, State & Town Fair Housing Laws! The Town of Hamburg has its own Fair Housing Law!



HOUSING REHABILITATION LOAN PROGRAMS

- The **Housing Rehabilitation Loan Program** provides funding to residents in the form of **no interest (0%) or low interest (2%, 4% OR 6%) loans** to facilitate required or needed home improvements and repairs. This **owner occupied** program is continually funded through the CDBG revolving loan process. The following types of home improvements may be eligible through this program (each case is unique and will be examined on an individual basis):

Roof repair or replacement;
Electrical repair or replacement;
Plumbing repair or replacement;
Furnace repair or replacement;
Window repair or replacement;
Exterior/storm door repair or replacement;
Lead Paint Abatement; **etc.**
Repair decisions are at the discretion of the Department of Community Development and are subject to inspection by program inspectors.

- **Mobile Home Loan Program:**

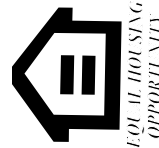
Qualified mobile home "owners" can obtain a maximum loan of \$5,000.00 with interest rates at either a 0%, 3% or 6% depending on income, to facilitate eligible repairs and improvements to their mobile home. Units must be owner-occupied!

- **"Safe in Hamburg" Security Program:**

Conditional grants to income eligible seniors and residents to have security devices installed at their homes. Eligible participants can have **deadbolts, security lighting & glass block windows** installed through this program.

- **HOMETOWN HOUSING PROGRAM**
“Existing Home”
Conditional Grant Program

The Department of Community Development established this program in 1998 due to the skyrocketing cost of purchasing housing within the town and the overwhelming response to the towns affordable housing subdivisions. This program provides first-time home buyers an opportunity to purchase a home within the township at a reduced cost. An individual or family who qualifies for this program may receive a “conditional grant” subsidy of \$10,000 for “Mortgage Principal Reduction” to assist with the purchase an “existing” home within the town. Program participants must reside in the purchased home for a minimum of ten (10) years. This program is ongoing and will be continued until funding is exhausted. For more information or to obtain a program application, please contact 648-6216.



- **HOMETOWN HOUSING PROGRAM**
“New Build”
Conditional Grant Program

The Department of Community Development also continues to provide newly constructed homes for first-time home buyers on a “as available” in-fill basis. Conditional grants of up to \$40,000 are provided to ensure affordability. Sites, models and building materials are fixed and participants must reside in the home for a minimum of fifteen (15) years. For more information or to obtain a program application, contact the Department of Community Development at 648-6216.

Town of Hamburg
Department of Community Development
6100 South Park Avenue
Hamburg, New York 14075

Councilwoman Joan A. Kesner; Departmental Liaison

TOWN OF **HAMBURG**



HOMETOWN HOUSING PROGRAMS

***ADMINISTERED BY
THE TOWN OF HAMBURG***

DEPARTMENT OF COMMUNITY DEVELOPMENT

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Hamburg, New York 14075
(716) 648-6216***

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